

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant: Kevin Boyle, et al.

Application No.: 09/325,536

Filed: June 4, 1999

For: CREDIT INSTRUMENT AND SYSTEM
WITH AUTOMATED PAYMENT OF
CLUB, MERCHANT, AND SERVICE
PROVIDER FEES



INFORMATION
DISCLOSURE
STATEMENT

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September 7, 1999

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

This is an Information Disclosure Statement submitted under 37 C.F.R. §§ 1.97 and 1.98 within the time specified in 37 C.F.R. §1.97(b)(1).

A PTO Form 1449 listing the seventeen (17) references is attached. Applicants also submit herewith copies of said references.

Applicants respectfully request that the Examiner indicate the enclosed references have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.


This Information Disclosure Statement is submitted before the mailing of a first Office Action. Accordingly, no fees are due. However, if any fees are incurred upon the filing of this

Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.



Respectfully submitted,

By:


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STS:vtm